

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KAREN M. RUSSELL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:13-21984 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 29, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/07/2013 and confirmed on 7/2/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|----------|------------------|
| Total Receipts | | 93,978.16 |
| Less Refunds to Debtor | 2,701.58 | |
| TOTAL AMOUNT OF PLAN FUND | | 91,276.58 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,700.00 | |
| Trustee Fee | 3,655.65 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 7,355.65 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | MIDFIRST* | 0.00 | 59,950.54 | 0.00 | 59,950.54 |
| | Acct: 7342 | | | | |
| | MIDFIRST* | 1,813.42 | 1,813.42 | 0.00 | 1,813.42 |
| | Acct: 7342 | | | | |
| | AMERICREDIT FINANCIAL SVCS INC DBA | 7,439.30 | 7,439.30 | 594.15 | 8,033.45 |
| | Acct: 3825 | | | | |
| | WF 19 GRANTOR TRUST | 11,359.24 | 11,359.24 | 1,612.66 | 12,971.90 |
| | Acct: 2694 | | | | |
| | | | | | 82,769.31 |

| | | | | | |
|----------|------------------------------|----------|----------|------|--------|
| Priority | | | | | |
| | SHAWN N WRIGHT ESQ | 3,700.00 | 3,700.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | KAREN M. RUSSELL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | KAREN M. RUSSELL | 2,701.58 | 2,701.58 | 0.00 | 0.00 |
| | Acct: | | | | |
| | LAW OFFICE OF SHAWN N WRIGHT | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | SCOTT TWP/CHAR-VALLEY SD-EIT | 841.43 | 841.43 | 0.00 | 841.43 |
| | Acct: XXXXXX2011 | | | | |
| | | | | | 841.43 |

| | | | | | |
|-----------|----------------------------------|------|------|------|------|
| Unsecured | | | | | |
| | ASSET ACCEPTANCE LLC ASSIGNEE CH | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8186 | | | | |
| | ASSET ACCEPTANCE LLC ASSIGNEE WF | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 9343 | | | | |
| | PRA/PORTFOLIO RECOVERY ASSOC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 9164 | | | | |
| | CHASE/JPMORGAN CHASE(*)++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: ? | | | | |
| | CITIBANK NA(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: ? | | | | |
| | LVNV FUNDING LLC, ASSIGNEE | 0.00 | 0.00 | 0.00 | 0.00 |

| Creditor Type Creditor Name | | Claim Amount | Prin Paid | Int Paid | Total Paid |
|----------------------------------|-----------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| Acct: 7192 | | | | | |
| LVNV FUNDING LLC, ASSIGNEE | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: ? | | | | | |
| NISSAN-INFINITI LT | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: XX3337 | | | | | |
| PRA/PORTFOLIO RECOVERY ASSOC | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: ? | | | | | |
| UNIFUND CORP-OH/CCR PARTNERS | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: ? | | | | | |
| UNIFUND CORP-OH/CCR PARTNERS | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: ? | | | | | |
| CERASTES LLC | | 310.19 | 310.19 | 0.00 | 310.19 |
| Acct: 7822 | | | | | |
| BERNSTEIN-BURKLEY PC (FORMERLY F | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| S JAMES WALLACE ESQ | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| JEFFREY R HUNT ESQ | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| STUART WINNEG ESQ | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| JAMES C WARMBRODT ESQ | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| | | | | | 310.19 |
| TOTAL PAID TO CREDITORS | | | | | 83,920.93 |
| TOTAL | | | | | |
| CLAIMED | 841.43 | | | | |
| PRIORITY | 20,611.96 | | | | |
| SECURED | 310.19 | | | | |

Date: 10/29/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmech@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KAREN M. RUSSELL

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:13-21984 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Karen M. Russell
 Debtor

Case No. 13-21984-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Oct 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2018.

db +Karen M. Russell, 439 Orchard Spring Road, Pittsburgh, PA 15220-1717
 aty +vde13, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719
 intp +Comcast Corporation, Attention: Payroll Department, One Comcast Center, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 13645518 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, Texas 76096)
 13655333 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
 13633334 +Bank of America, P.O. Box 17054, Wilmington, DE 19884-0001
 13633335 +Chase, P.O. Box 15299, Wilmington, DE 19850-5299
 14133569 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
 13633336 +Citibank, 701 East 60th Street, Sioux Falls, SD 57104-0493
 13633338 +GM Financial, PO Box 181145, Arlington, TX 76096-1145
 13671366 +MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
 13633340 +Midland Mortgage, 999 N. W. Grand Boulevard, Suite 100, Oklahoma City, OK 73118-6051
 13633341 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-Infiniti LT, 2901 Kinwest Parkway, Irving, TX 75063)
 13660880 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366
 14308679 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 13680811 +Township of Scott/Chartiers Valley SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13633344 +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13633333 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 31 2018 02:54:06 Asset Acceptance Corp., 6985 Miller Road, Warren, MI 48092-4725
 13639870 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 31 2018 02:54:06 Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
 13703031 +E-mail/Text: bncmail@w-legal.com Oct 31 2018 02:54:26 CERASTES, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13633337 E-mail/PDF: gecscedi@recoverycorp.com Oct 31 2018 03:03:09 GECRB/JC Penneys, PO Box 984100, El Paso, TX 79998
 13633339 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 31 2018 03:02:29 LVNV Funding, P.O. Box 10584, Greenville, SC 29603-0584
 13703457 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 31 2018 03:01:47 LVNV Funding, LLC its successors and assigns as, assignee of General Electric Capital, Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13633342 +E-mail/PDF: cbp@onemainfinancial.com Oct 31 2018 03:01:18 One Main Financial, 1063 Washington Avenue, Carnegie, PA 15106-3646
 13707039 E-mail/PDF: cbp@onemainfinancial.com Oct 31 2018 03:01:18 OneMain Financial, Inc., P. O. Box 70911, Charlotte, NC 28272-0911
 13633343 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 31 2018 03:14:15 Portfolio Recovery, 120 Corporate Blvd., Ste. 1, Norfolk, VA 23502
 13707070 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 31 2018 03:01:27 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Chartiers Valley School District
 cr MidFirst Bank
 cr Specialized Loan Servicing LLC, as servicer for Wi
 cr Township of Scott
 cr* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
 cr* Citifinancial Servicing LLC, P O Box 6043, Sioux Falls, SD 57117-6043

TOTALS: 4, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: msch
Form ID: pdf900

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Total Noticed: 30

Date Rcvd: Oct 30, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

David Neeren on behalf of Creditor MidFirst Bank dneeren@udren.com, vbarber@udren.com
Elizabeth Lamont Wassall on behalf of Creditor MidFirst Bank bankruptcy@udren.com
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC, as servicer for
Wilmington Savings Fund Society, FSB, DBA Christiana Trust, not in its individual capacity, but
solely in its capacity as Owner Trustee for WF 19 Granto bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of Scott jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com,
cnoroski@grblaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Shawn N. Wright on behalf of Debtor Karen M. Russell shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;audrey@shawnwrightlaw.co
m
Sherri J. Smith on behalf of Creditor MidFirst Bank pawb@fedphe.com,
sherri.braunstein@phelanhallinan.com
Stuart P. Winneg on behalf of Creditor MidFirst Bank swinneg@udren.com, cblack@udren.com
TOTAL: 12